## **ELECTRONIC INFORMATION DISCLOSURE STATEMENT**

Electronic Version v18 Stylesheet Version v18.0

> Title of Invention

METHOD AND APPARATUS TO FACILITATE PREDICTIVE PRESENTMENT OF THE VALID PAYMENT OPTIONS

**Application Number:** 

10/624837

**Confirmation Number:** 

6575

First Named Applicant:

Don Teague

Attorney Docket Number: 5776P006

Art Unit:

3621 3609

Examiner:

Unknown Unknown Joshua Murdough

Search string:

( 20020147658 or 5313463 or 5524142 or

5537464 or 5544229 or 5633919 or 5655007 or 5740427 or 5748890 or 5845267 or 5867494 or 5867566 or 5898765 or 5956391 or 5963625 or 6023499 or 6023502 or 6055513 or 6094644 or 6104798 or 6137869 or 6163602 or 6195697 or 6208720 or 6212262 or 6233313 or 6247047 or 6260024 or 6272152 or 6282276 or 6289010 or

6295292 or 6330543 ).pn.

### **US Patent Documents**

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init Cite.N	o. Patent No.	Date	Patentee	Kind	Class	Subclass
/J.M./ 1	20020147658	2002-10-10	Kwan, Khai H.			
/J.M./ 2	5313463	1994-05-17	Gore, et al.,			
/J.M./ 3	5524142	1996-06-04	Lewis, et al.,			
/J.N./ 4	5537464	1996-07-16	Lewis, et al.,			
/J.N./ 5	5544229	1996-08-06	Creswell, et al.,			
/J.N./ 6	5633919	1997-05-27	Hogan,			·
/J.N./ 7	5655007	1997-08-05	McAllister,			
/J. <b>N</b> I./ 8	5740427	1998-04-14	Stoller,			
/J.N./ 9	5748890	1998-05-05	Goldberg, et al.,			
/J.N./ 10	5845267	1998-12-01	Ronen, Yzhak			
/J.M./ 11	5867494	1999-02-02	Krishnaswamy, et al.,			
/J.M./ <sub>12</sub>	5867566	1999-02-02	Hogan, et al.,			

		·	<u></u>
/J.W./ 13	5898765	1999-04-27	Teglovic,
/J.N./ 14	5956391	1999-09-21	Melen, et al.,
/J.M./ 15	5963625	1999-10-05	Kawecki, et al.,
/J.W./ 16	6023499	2000-02-08	Mansey, et al.,
/J.M./ 17	6023502	2000-02-08	Bouanaka, Hansali , et al.
J.M / 18	6055513	2000-04-25	Katz, et al.,
/J.N./ 19	6094644	2000-07-25	Hillson, et al.,
/J.N./ 20	6104798	2000-08-15	Lockiss, et al.,
/J.M./ 21	6137869	2000-10-24	Voit, et al.,
/J.N./ 22	6163602	2000-12-19	Hammond, et al.,
/J.N./ 23	6195697	2001-02-27	Bowman-amuah,
/J.M./ 24	6208720	2001-03-27	Curtis, Terrell J., et al.
/J.N./ 25	6212262	2001-04-03	Kamel, Alexandre P.
/J.N./ 26	6233313	2001-05-15	Farris, Robert D., et al.
/J.M./ 27	6247047	2001-06-12	Wolff, Eric I.
/J.N./ 28	6260024	2001-07-10	Shkedy,
/J.N./ 29	6272152	2001-08-07	Levin, Stuart Z., et al.
/J.N./ 30	6282276	2001-08-28	Felger,
/J.M./ 31	6289010	2001-09-11	Voit,
/J.M./ 32	6295292	2001-09-25	Voit,
/J.M./ 33	6330543	2001-12-11	Kepecs,

## Remarks

Note: Remarks are not for responding to an office action.

Applicants, in accordance with their duty of disclosure under 37 CFR 1.56 and in accordance with 37 CFR 1.97(b)(3), hereby submit this Electronic Information Disclosure Statement citing U.S. Patent Documents for consideration by the Examiner. Pursuant to 37 CFR 1.97, the submission of this Electronic Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability. This Electronic Information Disclosure Statement is being filed prior to a substantive examination of the claims. Pursuant to 37 CFR 1.97(b), no fee should be required for the filing of this Electronic Information Disclosure Statement. In the event it is determined that a fee is due, please charge the fee to Deposit Account 02-2666. Applicants respectfully request that the cited documents be considered and that the form be initialed by the Examiner to indicate such consideration and a copy

APP\_ID=10624837

thereof be returned to Applicants' attorney of record.

# Signature

Examiner Name	Date
/Joshua Murdough/	08/27/2007

INFO	RMA	TION D	ISCI	OSURE	Application Number	10/624,837	
•					Filing Date	07/21/2003	
OSTA	•			LICANT	First Named Inventor:	Don Teague	
	use as	many sheets a	is necessa	ry).	Art Unit	Unassigned	3609
OCT 2 8 2003	8				Examiner Name	Unassigned	Isshua Myrdonga
Sheet	1,53	0	f	1	Attorney Docket Number	5776.P006	· · · · · · · · · · · · · · · · · · ·
	\$		N	ON PATENT LI	TERATURE DOCUMENTS		
Examiner Initials*	Cite No <sup>1</sup>	Include na item (	ame of th (book, ma	gazine, journal, se	TAL LETTERS), title of the articerial, symposium, catalog, etc.), disher, city and/or country where	date, page(s), volu	te), title of the T
/J.M./		Database	of Softw	vare Technologie	Convenience and Protection es; 1978; p. 1-3 USA, web page 4.5 p. 1-3 USA, web page 4.5 p. (1	age <u>http://m.spi.o</u>	
						•	
						. ,	
					. ,		
•							
•			-				
Examiner		/looby-s	Auralassa	h/		Date	
Signature		/Joshua N	viuraoug	[]/		Considered	08/27/2007

Substitut for Form 1449/PTO

C mplete if Known

<sup>\*</sup>Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>&</sup>lt;sup>1</sup>Applicant's unique citation designation number (optional). <sup>2</sup>Applicant is to place a check mark here if English Translation is attached.

This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SENT FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450. If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-788-9199) and select option 2.

PTO/SB/08A(10-01)
Approved for use through 10/31/2002. CARS 651-0031
LIS Paiers & Tratemen Office U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid CARD control number. Substitute for form 1449A/PTO Complete if Known INFORMATION DISCLOSURE **Application Number** 10/624,837 STATEMENT BY APPLICANT July 21, 2003 **Filing Date** (Use as many sheets as necessary) Calcagno, Greg **First Named Inventor** 3609 **Group Art Unit** 3621 **Examiner Name** <del>Unknow</del>n los huy Mir dough Attorney Docket No: 2072.007US1 Sheet 1 of 1

·		US PAT	ENT DOCUMENTS								
Examiner USP Document Number Publication Name of Patentee or Applicant of cited Document Filing Date Initial * Date If Appropriate											
/J.M./	US-6,648,222	11/18/2003	McDonald, I., et al.	09/27/2002							
/J.M./	US-6,871,187	03/22/2005	Gosko, T. M.	06/13/2000							
/J.M./	US-7,054,430	05/30/2006	Lynam, J. M., et al.	08/20/2002							

	FOREIGN PATENT DOCUMENTS									
Examiner initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T²						
/J.M./	WO-2005010716A3	02/03/2005	Teague, D., et al.							
/J.M./	WO-9908242	02/18/1999	Semmakie, Eaman							

	OTHER	R DOCUMENTS - NON PATENT LITERATURE DOCUMENTS	
Examiner initials*	Cite No 1	Include name of the author (In CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s),	14
		publisher, city and/or country where published.	

		RMATION DISCLOSUR	E CITATION	•	Docket Number (Optional)  4497A  Applicant(s)  Applicant(s)				
		171	sary)		ENGELHARD CORP			•	
oct 3					Filing Date July 21, 2003		Group Art Unit 3609	7	
PATENTAL	EASEN	, Letter		U.S. PAT	ENT DOCUMENTS				
EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE		NAME	CLASS	SUBCLASS	FILING IF APPRO	
/J.M./		5,611,851	3/18/1997	DeLuca	, et al.	106/415	·		
								de -dan op flygjall- i Albajanop alans, dy auroly alv bajlji (mage-ya a- op	*******************************
				1					
		·							
				FOREIG	N PATENT DOCUMENTS	<u> </u>			
	REF	DOCUMENT NUMBER	DATE		COUNTRY	CLASS	SUBCLASS	Trans! YES	NO NO
/J.M./		WO98/56261	12/17/1998	PCT					
				<u> </u>					
		•		OTHER	DOCUMENTS (Including	Author, Title, I	Date, Pertinent Pa	ges, Etc.)	
					*				
					· · · · · · · · · · · · · · · · · · ·	•	,		·
EXAMINE	R	/Joshua Murdough	/		DATE CONSIDERED 08	3/27/2007			
		al if citation considered, whethe clude copy of this form with nex			ce with MPEP Section 609; D	raw line thro	ugh citation if not	in conforma	nce and

APPL	icai	UT'C	ADT	י רויר	ለ <b>ጥ</b> ፕሪ	: )NI		ication Seria 0/624,837	L No.	Docke	t No. 4	497A	
(U	se sev	eral/st	des li	neces	AII(	JN	Appl Ga		UNIAN, et al.		·	-/	
NOV 0 5 2003							1	3 Date 1y 21, 20(	)3	Group Art Unit 1755			
	$\overline{\lambda}$	PER	TE TRA	DEMARY		: 	U.S	S. PATENT	DOCUMENTS				
Examiner Initial				ment 1		ा		Date	Name	Class /	Sub- class	Filin If App	g Date propriate
	*5	4	13	3	9	5	6	7/18/1995	Patel				
	* 5 *	2	4	4	6	6	9	9/14/1993	Satoh, et al.	1			
	4	9	9	d	0	6	7	2/26/1991	Kobayashi, et al.				
	<b>*</b> 5	5	4	1	1/2	3	1	7/30/1996	Ruff, et al.				
	*3	6	5	8	5	5	2	4/25/1972	Carlson, et al.				
	*5	8	5	8	0	Y	8	1/12/1999	Andes, et al.	·			
	*3	1	3	8	4	7	15	6/23/1964	Schroder, et al.				
	*3	3	4	0	0	0	6	9/5/1967	Mochel				
<del></del>	<b>*</b> 3	3	9	5	2	0	3	7/30/1968	Morita				
	*3	5	8	2	3	8	2	6/1/1971	Watanabe, et al.				
<del></del>	<u></u>		<u>,                                      </u>		···	F	OREI	GN PATEN	IT DOCUMENTS				
			Docun	nent N	umber	ī		Date	Country	Class	Sub- class	Trans Yes	slation No
	*2	2	5	7	4	33		1/13/1993	United Kingdom				
	<b>*</b> 0	0/	0	3	6	0	9	1/27/2000	PCT			х	
	<b>*</b> 0	6	4	9	8	16	A1	4/26/1995	European			х	
			· <b>O</b> I	THE	ROOMS	CUN	ÆN]	S (Including	Author, Title, Date, Pertinent	Pages, Etc	c.)		
		* Abs food 1993	tract Istuff	4	7				nard, et al.; Colour pigm th overcoat film of fern		عدد سينف مساعد	se with	11,
		Pate Prod	nt At	ostrac on Th	ts of ereof	Japa f and	n; 07: Exte	223816; Yu nal Agent f	kie, et al.; Photochromi or Skin; published Aug	c Comp 22, 10	osite Ma 95.	terial,	
	Abstract (Derwent/WPI); JP1264932A; Ishihara Sangyo Kaisha Ltd.; Manufacture Acicular Titanium Dioxide Pigment React Acid Alkali Tin Salt Aqueous Titanium Dioxide Slurry Effect Surface Coating; Oct. 23, 1989.												
		*Abstract (DialogIP); JP 61268620 A; Matsumoto Yushi Seiyaku KK; Granular drug composition for animals - obtained by spraying dispersion of crystallising substance in fused mixture of drug and wax; May 22, 1985.											
Examiner								Considered			•	-	
EXAMINER:	Initial	if citati	on cons	idered	wheth	t or ro	t citatio	n is in conform	co with MDED & 600. Down line th				

not considered. Include copy of this form with next communication to the applicant.



## **ELECTRONIC INFORMATION DISCLOSURE STATEMENT**

Electronic Version v18 Stylesheet Version v18.0

> Title of Invention

METHOD AND SYSTEM TO PROCESS A TRANSACTION IN A NETWORK BASED COMMERCE FACILITY

**Application Number:** 

10/624837

Confirmation Number:

6575

First Named Applicant:

Don Teague

Attorney Docket Number: 5776P006

Art Unit:

3621 3609

Examiner:

Unknown Joshun Murdough

Search string:

(5329589).pn.

## **US Patent Documents**

Note: Applicant is not required to submit a paper copy of cited US Patent Documents

init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass
/J.N	1./ 1	5329589	1994-07-12	Fraser, Alexander G., et al.		•	

#### Remarks

Note: Remarks are not for responding to an office action.

Applicants, in accordance with their duty of disclosure under 37 CFR 1.56 and in accordance with 37 CFR 1.97(b)(3), hereby submit this Electronic Information Disclosure Statement citing U.S. Patent Documents for consideration by the Examiner. Pursuant to 37 CFR 1.97, the submission of this Electronic Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability. This Electronic Information Disclosure Statement is being filed prior to a substantive examination of the claims. Pursuant to 37 CFR 1.97(b), no fee should be required for the filing of this Electronic Information Disclosure Statement. In the event it is determined that a fee is due, please charge the fee to Deposit Account 02-2666. Applicants respectfully request that the cited documents be considered and that the form be initialed by the Examiner to indicate such consideration and a copy thereof be returned to Applicants' attorney of record.

# Signature

Examiner Name	Date
/Joshua Murdough/	08/27/2007

PTO/SB/08A(10-01)
Approved for use through 10/31/2002, CMB 651-0031
US Patent & Trademark Office: U.S. CEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number. Substitute for form 1449A/PTO Complete If Known INFORMATION DISCLOSURE 10/624,837 **Application Number** STATEMENT BY APPLICANT
(Use as many sheets as necessary PE **Filing Date** July 21, 2003 **First Named Inventor** Calcagno, Greg **Group Art Unit** 3621 3601 Unknown Joshina Mura **Examiner Name** Attorney Docket No: 2072.007US1 Sheet 1 of 1

	US PATENT DOCUMENTS										
Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate							
/J.M./	US-2005/0021462A1	01/27/2005	Teague, D., et al.	09/08/2003							
_/J.M./	US-5,247,575	09/21/1993	Sprague, P. J., et al.	04/24/1992							
/J.M./	US-5,319,542	06/07/1994	King, Jr., John E., et al.	09/27/1990							
/J.M./	US-5,745,556	04/28/1998	Ronen, Y.	09/22/1995							
/J.M./	US-5,905,736	05/18/1999	Ronen, Y., et al.	04/22/1996							
/J.M./	US-5,978,775	11/02/1999	Chen, Matthew	01/16/1997							
/J.M./	US-6,144,726	11/07/2000	Cross, Christopher J.	06/12/1998							
/J.M./	US-6,332,131	12/18/2001	Grandcolas, Michael L., et al.	08/19/1998							
/J.M./	US-6,934,372	08/23/2005	Cupertino, J. L., et al.	12/21/1999							

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T²		
/J.M./	GB-2223652	04/11/1990	Tokumitrsu, S.			
/J.M./	WO-05010716A2	02/03/2005	Teague, D., et al.			

	OTHE	R DOCUMENTS NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No 1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
/J.M <i>.</i> /		DECOVNY, SHREE, "ELECTRONIC DATA INTERCHANGE-VANs RISE TO THE INTERNET CHALLENGE", Bank Technology News, (11/1/1996)	

PTO/SB08A(10-01) Approved for use through 10/31/2002, OMB 651-0031

Substitute for form 1449A/PTO INFORMATION DISCLOSURE	Complete if Known		
STATEMENT BY APPLICANT	<b>Application Number</b>	10/624,837	
(Use as many spects as necessary)	Filing Date	July 21, 2003	
7 75%	First Named Inventor	Calcagno, Greg	
DEC 1 6 2005 إلى	Group Art Unit	3621 3609	
	Examiner Name	Unknown Joshun Murdough	
Sheet Tof 1	Attorney Docket No: 2072.007US1		

US PATENT DOCUMENTS					
Examiner Initial *	USP Document Number	Publication Date	Name of Patentee or Applicant of cited Document	Filing Date If Appropriate	
/J.M./	US-6,225,982	05/01/2001	Vassigh, A. M., et al.	07/01/1994	

FOREIGN PATENT DOCUMENTS					
Examiner initials*	Foreign Document No	Publication Date	Name of Patentee or Applicant of cited Document	T²	

	OTHER	R DOCUMENTS - NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No 1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T
/J.M./		International Search Report in PCT/US04/023449, mailed 21 November 2005 (5 pages)	